<u>IN THE CLAIMS</u>

Please amend claims 1, 46, and 48 as follows.

1. (Currently Amended) A method of allocating income to a user savings account and to payees, said method including:

receiving user financial information <u>in a first computer system from a second computer system connected to the first computer system by a network</u>, wherein said financial information includes at least one of user income information related to user income, user income source information related to user income sources, user debt information related to user debts to the payees and user goal information related to user goals;

providing at least one recommendation, wherein said recommendation includes suggestions for minimizing user debt payments and maximizing user savings<u>, and wherein the recommendation is generated by the first computer system</u>;

establishing a payment hierarchy based at least in part on said recommendation, wherein said payment hierarchy includes at least a portion of said user income allocated to said user savings account and a portion of said user income allocated to said user debts;

acquiring user income, wherein said user income is acquired via at least one transfer;

transferring a first portion of said user income, based at least in part upon said

payment hierarchy, to said user savings account; and

transferring a second portion of said user income, based at least in part upon said

payment hierarchy, to at least one of the payees after the first portion is transferred.

2. (Previously Presented) The method of claim 1 further including analyzing a

balance of funds in said user account.

3. (Previously Presented) The method of claim 1 further including analyzing a

balance of funds in said user account and allowing said transferring steps upon

confirmation of sufficient funds.

4. (Previously Presented) The method of claim 1 further including analyzing a

balance of funds in said user account and disallowing said transferring steps upon

confirmation of insufficient funds.

5. (Previously Presented) The method of claim 1 further including analyzing a

balance of funds in said user account and, upon confirmation of insufficient funds, at least

one of requesting user to modify said payment hierarchy, suggesting modifications to said

payment hierarchy and automatically modifying said payment hierarchy.

6. (Previously Presented) The method of claim 1 further including notifying at least one of said user, payee and third party regarding at least on of said acquiring step and said transfer steps.

7. (Previously Presented) The method of claim 1 further including notifying at least one of said user, payee and third party prior to said transfer steps.

8. (Previously Presented) The method of claim 1 further including notifying at least one of said user, payee and third party prior to said transfer step and obtaining authorization from at least one of said user, payee and third party prior to said transfer steps.

9. (Previously Presented) The method of claim 1 further including providing a user interface configured to allow said user to view at least one of said recommendations, said payment hierarchy and transfer information.

10. (Previously Presented) The method of claim 1, further including providing statements to said user, wherein said statements include at least one of user savings account balance, user savings account deposits and user debt payments.

11. (Previously Presented) The method of claim 1 further including receiving at least one of pre-approval of all transfers and approval of each transfer.

12. (Previously Presented) The method of claim 1 further including tracking at least one of said user income, user goal information and transfers of user income.

13. (Previously Presented) The method of claim 1, further including revising said user goal information based in part on said recommendation.

14. (Previously Presented) The method of claim 1 further including analyzing user goal information.

15. (Previously Presented) The method of claim 1 further including analyzing user goal information based upon at least one of user income information, user debt information and financial planning information.

16. (Previously Presented) The method of claim 1 further including analyzing user goal information and providing suggested revisions to said goal information.

17. (Previously Presented) The method of claim 1 further including analyzing user

goal information using probability modeling.

18. (Previously Presented) The method of claim 1 further including analyzing user goal information using probability modeling, wherein said probability modeling includes:

forecasting the effects of a proposed situation portfolio on user income;

monitoring at least one of the integrating, comparing, and analyzing the data steps;

simulating at least one of the integrating, comparing, and analyzing the data steps;

designing at least one of the integrating, comparing, and analyzing the data steps; and

testing at least one of the integrating, comparing, and analyzing the data steps.

19. (Previously Presented) The method of claim 1, wherein said step of receiving user financial information includes receiving user financial information from at least one of said user and a third party database.

20. (Previously Presented) The method of claim 1 wherein said step of receiving user financial information includes receiving user income and depositing user income in a user account.

21. (Previously Presented) The method of claim 1 wherein said step of receiving

user financial information includes receiving user income from at least one of said user and said user income source.

22. (Previously Presented) The method of claim 1, wherein said step of receiving user financial information includes receiving user financial information via webpage entries.

23. (Previously Presented) The method of claim 1, wherein said step of receiving user financial information includes receiving user financial information via a menu driven interactive procedure.

24. (Previously Presented) The method of claim 1, wherein said step of providing at least one recommendation includes a recommendation which includes at least one of prioritizing payment of bills, partial payment of bills, determining when to pay at least one bill and determining an amount to pay for at least one bill.

25. (Previously Presented) The method of claim 1, wherein said step of providing at least one recommendation includes providing at least one recommendation based upon at least one of bill priority information, user goal information, user debt information, minimum amounts due, penalties, interest rates, due dates, available user income, user

override selection and user historic selections.

26. (Previously Presented) The method of claim 1, wherein said step of establishing a payment hierarchy includes at least one of said user, guardian, government entity and third party establishing at least a portion of said payment hierarchy.

27. (Previously Presented) The method of claim 1, wherein said step of establishing a payment hierarchy includes providing a capability to alter said payment hierarchy.

28. (Previously Presented) The method of claim 1, wherein said step of establishing a payment hierarchy includes pre-established hierarchy requirements.

29. (Previously Presented) The method of claim 1, wherein said step of establishing a payment hierarchy includes establishing a payment hierarchy which includes rules related to the amount of a bill to be paid.

30. (Previously Presented) The method of claim 1, wherein said step of acquiring user income includes receiving a combined remittance which includes a debt payment and a savings amount.

31. (Previously Presented) The method of claim 1, wherein said step of acquiring user income includes receiving a combined remittance which includes a debt payment and a savings amount, applying hierarchy rules to said combined remittance to determine a portion to be allocated to said user debts and a portion to be allocated to said user savings account.

32. (Previously Presented) The method of claim 1 wherein said step of acquiring said user income includes allowing said user to transfer said user income.

33. (Previously Presented) The method of claim 1, wherein said user income includes at least one of monetary income, non-monetary income, asset, benefit, paycheck, salary, bonuses, commissions, purchase rebate, tax rebates, property, goods, social security, welfare, alimony, child support, rental income, securities-related income, gambling winnings, credits, loyalty points, reward points, coupons, and entry passes.

34. (Previously Presented) The method of claim 1, wherein said user income is obtained from at least one of said user and a third party.

35. (Previously Presented) The method of claim 1, wherein said user income

source information includes at least one of income source demographic data, income amount, days of month when income received, date when receive income, income source routing data, amount of income during a particular timeframe, bonus information, tax refund information, estimated commission information, estimate of the amounts of non-periodic income and dates when non-periodic income will be received.

36. (Previously Presented) The method of claim 1, wherein said user debts include at least one of monetary liability, non-monetary liability, bills, car payments, loans, mortgages, purchases, voluntary payments, alimony, child support, payment plans, lines of credit, financial losses, gambling losses, and responsibilities.

37. (Previously Presented) The method of claim 1, wherein said user debt information includes at least one of bill information, name and address of payees, payee account routing information, amount of bills, minimum amounts due, due date, and periodic payment plan information.

38. (Previously Presented) The method of claim 1, wherein said user debt may be owed by at least one of said user and a third party.

39. (Previously Presented) The method of claim 1 wherein said user goal

information includes at least one of amounts the user desires to pay himself, a financial amount, a limit, milestone, threshold, objective, aspiration, amount of money needed for a vacation, a major purchase, holiday gifts, education, retirement, a common goal for a group.

40. (Previously Presented) The method of claim 1 wherein said user goal information includes at least one of a one-time total amount, a pre-established amount for a limited time period, a pre-established amount for a continuing time period, a periodic amount which results in a total savings by a certain date, increasing amount, and decreasing amount.

41. (Previously Presented) The method of claim 1 wherein said user goal information is created by at least one of user entry, random generation, a formula, system selection and a third party.

42. (Previously Presented) The method of claim 1, wherein said user goal information is entered before at least one of entering user debt information and entering income amounts.

43. (Previously Presented) The method of claim 1, wherein said user account

includes at least one of income source data, date of income deposit, date of income receipt, amounts owed from particular income sources, amounts deposited in the user savings account, and dates of deposits in user savings account.

44. (Previously Presented) The method of claim 1, wherein said user savings account includes at least one of a financial account, savings account, checking account, money market account, loyalty account, a security, a financial transaction instrument, stored value card, charge card, smart card, transponder, negotiable instrument, and coupon.

45. (Previously Presented) The method of claim 1, wherein said user savings account restricts check-writing privileges, withdrawals, loans, and purchases.

46. (Currently Amended) A method for facilitating savings, said method including:

providing user financial information to a first computer system from a second computer system connected to the first computer system via a network, wherein said financial information includes at least one of user income information, user income source information, user debt information and user goal information;

receiving a recommendation, wherein said recommendation includes suggestions for minimizing user debt payments and maximizing user savings, and wherein the

recommendation is generated by the first computer system;

receiving a payment hierarchy based at least in part on said recommendation, wherein said payment hierarchy includes at least a portion of said user income allocated to a user savings account and a portion allocated to user debts;

approving a first transfer of user income, based upon said payment hierarchy, to a user savings account; and

approving a second transfer of user income, based upon said payment hierarchy, to at least one payee of the user debts after the first transfer is approved.

47. (Previously Presented) The method of claim 46, wherein said approving step includes at least one of pre-approving all transfers and approving each transfer.

48. (Currently Amended) A method of allocating income to a user savings account and to payees, said method including:

receiving user financial information in a first computer system from a second computer system connected to the first computer system by a network, wherein said financial information includes at least one of user income information related to user income, user income source information related to user income sources, user debt information related to user debts to payees and user goal information related to user goals;

establishing a payment hierarchy which includes at least a portion of said user

income allocated to said user savings account and a portion of said user income allocated to said user debts, wherein the payment hierarchy results in minimizing user debt payments and maximizing user savings, and wherein the payment hierarchy is established by the first computer system;

acquiring said user income, wherein said user income is acquired via at least one transfer and,

transferring a first portion of said user income, based at least in part upon said payment hierarchy, to said user savings account prior to transferring a second portion of said user income to said user debts.

49. (Previously Presented) The method of claim 48 wherein said transferring step includes providing a recommendation to said user for said user to transfer said user income into said user savings account prior to transferring user income to said user debts.